

Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF PENNSYLVANIA

Case number (if known) _____

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Kristal

First name

C.

Middle name

Owens

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and **FKA Kristal C. Owens-Gayle** doing business as names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-9862

Debtor 1 Kristal C. Owens

Case number (if known) _____

About Debtor 1:

4. Your Employer Identification Number (EIN), if any.

EIN _____

About Debtor 2 (Spouse Only in a Joint Case):

EIN _____

5. Where you live

**4402 Sellman Road
Beltsville, MD 20705**

Number, Street, City, State & ZIP Code

Prince Georges

County _____

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.**10482 Baltimore Ave..
Suite #277
Beltsville, MD 20705**

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County _____

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing **this district** to file for bankruptcy**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason.
Explain. (See 28 U.S.C. § 1408.)

owns property in district _____**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No.
 Yes.

District	Western District of Pennsylvania	When	<u>10/31/19</u>	Case number	<u>19-24274-GLT</u>
District	US Bankruptcy Court District of Maryland (Greenbelt)	When	<u>2/19/19</u>	Case number	<u>19-12081</u>
District	See Attachment	When		Case number	

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No
 Yes.

Debtor	<hr/>	Relationship to you	<hr/>
District	<hr/>	When	<hr/>
Debtor	<hr/>	Relationship to you	<hr/>
District	<hr/>	When	<hr/>
		Case number, if known	<hr/>
		Relationship to you	<hr/>
		Case number, if known	<hr/>

11. Do you rent your residence?

No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Kristal C. Owens

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Kristal C. Owens**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”		
	<input checked="" type="checkbox"/> No. Go to line 16b.		
	<input type="checkbox"/> Yes. Go to line 17.		
16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.		
	<input type="checkbox"/> No. Go to line 16c.		
	<input checked="" type="checkbox"/> Yes. Go to line 17.		
16c.	State the type of debts you owe that are not consumer debts or business debts		
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?		
	<input type="checkbox"/> No		
	<input type="checkbox"/> Yes		
<hr/>			
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Kristal C. Owens**Kristal C. Owens**
Signature of Debtor 1

Signature of Debtor 2

Executed on December 30, 2022
MM / DD / YYYYExecuted on _____
MM / DD / YYYY

Debtor 1 Kristal C. Owens

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

If you are not represented by an attorney, you do not need to file this page.

/s/ Donald R. Calaiaro

Signature of Attorney for Debtor

Date

December 30, 2022

MM / DD / YYYY

Donald R. Calaiaro

Printed name

Calaiaro Valencik

Firm name

938 Penn Avenue, 5th Fl.

Suite 501

Pittsburgh, PA 15222

Number, Street, City, State & ZIP Code

Contact phone

412-232-0930

Email address

dcalaiaro@c-vlaw.com

27538 PA

Bar number & State

Debtor 1 **Kristal C. Owens**

Case number (if known)

Fill in this information to identify your case:

Debtor 1 **Kristal C. Owens**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**

Case number
(if known)

Check if this is an
amended filing

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

District

	<u>Case Number</u>	<u>Date Filed</u>
Western District of Pennsylvania	19-24274-GLT	10/31/19
US Bankruptcy Court District of Maryland (Greenbelt)	19-12081	2/19/19
Western District of Pennsylvania	15-22220-GLT	6/18/15
US Bankruptcy Court District of Maryland (Greenbelt)	14-18848	12/14/14
US Bankruptcy Court District of Maryland (Greenbelt)	14-26724	10/30/14
US Bankruptcy Court District of Maryland (Greenbelt)	13-30225	12/02/13
US Bankruptcy Court District Of Maryland (Greenbelt)	13-26472	9/27/13
US Bankruptcy Court District Of Maryland (Greenbelt)	11-33863	12/07/11

Fill in this information to identify your case:

Debtor 1	Kristal C. Owens		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)			

Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

Unsecured claim

1	Aaron's Rentals 3543 Laurel Fort Meade Rd. Laurel, MD 20724	What is the nature of the claim?	\$1,850.00
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			
<input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes. Total claim (secured and unsecured)			
Value of security: _____			
Unsecured claim _____			
2	Account Control Technologies P.O. Box 9025 Renton, WA 98057	What is the nature of the claim?	student loan; Cappella \$3,989.00
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			
<input checked="" type="checkbox"/> None of the above apply			
Does the creditor have a lien on your property?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes. Total claim (secured and unsecured)			
Value of security: _____			

Debtor 1	Kristal C. Owens	Case number (if known)
Contact phone		Unsecured claim
3	Barclays Bank Delaware P.O. Box 8801 Wilmington, DE 19801	What is the nature of the claim? Credit Cards \$1,950.00
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		Value of security: _____
		Unsecured claim _____
4	Bayview Loan Servicing ATTN: Customer Service/Bankruptcy 4425 Ponce de Leon Boulevard, 5th Floor Coral Gables, FL 33146	What is the nature of the claim? Account Servicer; deficiency/mortgage \$49,249.67
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input checked="" type="checkbox"/> Disputed		
<input type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		Value of security: _____
		Unsecured claim _____
5	Berry Cuffee 13960 Rockland Village Drive Apt. 1 Chantilly, VA 20151	What is the nature of the claim? \$4,000.00
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		Value of security: _____
		Unsecured claim _____
6	Cash Yes P.O. Box 1469 Belize City, CA	What is the nature of the claim? Personal Loan \$1,850.00
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		

Debtor 1	Kristal C. Owens	Case number (if known)
<hr/>		
Does the creditor have a lien on your property?		
<p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured)</p>		
<p>Value of security: _____</p> <p>Unsecured claim _____</p>		
<hr/>		
7	What is the nature of the claim?	\$6,478.02
As of the date you file, the claim is: Check all that apply		
<p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p><input type="checkbox"/> None of the above apply</p>		
<hr/>		
Does the creditor have a lien on your property?		
<p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured)</p>		
<p>Value of security: _____</p> <p>Unsecured claim _____</p>		
<hr/>		
8	What is the nature of the claim?	\$9,600.00
As of the date you file, the claim is: Check all that apply		
<p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p><input type="checkbox"/> None of the above apply</p>		
<hr/>		
Does the creditor have a lien on your property?		
<p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured)</p>		
<p>Value of security: _____</p> <p>Unsecured claim _____</p>		
<hr/>		
9	What is the nature of the claim?	\$53,725.00
As of the date you file, the claim is: Check all that apply		
<p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p><input type="checkbox"/> None of the above apply</p>		
<hr/>		
Does the creditor have a lien on your property?		
<p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured)</p>		
<p>Value of security: _____</p> <p>Unsecured claim _____</p>		
<hr/>		
10	What is the nature of the claim?	Never received merchandise
		\$2,200.00

Debtor 1	Kristal C. Owens	Case number (if known)
<p>Gold 'n Diamonds 6100 Greenbelt Rd. Greenbelt, MD 20770</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <input type="checkbox"/> None of the above apply</p> <hr/>		
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____</p> <hr/>		
11	<p>Great Lakes Educational Loan Services P.O. Box 7860 Madison, WI 53707-7860</p>	<p>What is the nature of the claim? <u>student loan</u> \$3,763.68</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <hr/>
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____</p> <hr/>		
12	<p>Internal Revenue Service Centralized Insolvency Operation 2970 Market St. Philadelphia, PA 19104</p>	<p>What is the nature of the claim? <u>\$85,000.00</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <input type="checkbox"/> None of the above apply</p> <hr/>
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____</p> <hr/>		
13	<p>Kenneth Dupre PKD Family Foundation P.O. Box 776 Ligonier, PA 15658</p>	<p>What is the nature of the claim? <u>personal loan</u> \$1,880.00</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <hr/>
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) _____</p>		

Debtor 1	Kristal C. Owens	Case number (if known)
Contact phone		Value of security: Unsecured claim
14	Prince George's County Maryland 14741 Governor Oden Bowie Drive Upper Marlboro, MD 20772	What is the nature of the claim? \$3,421.00
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		Value of security: Unsecured claim
15	Regional Acceptance Corporation P.O. Box 1847 Wilson, NC 27894	What is the nature of the claim? Repossession-deficiency \$10,551.90
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		Value of security: Unsecured claim
16	Sandy Spring Bank 14404 Baltimore Ave. Laurel, MD 20707	What is the nature of the claim? Other/Empowerment Center \$13,630.47
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		Value of security: Unsecured claim
17	Tate & Kirklin Associates 2810 Southampton Road Philadelphia, PA 19154	What is the nature of the claim? \$7,578.80
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		

Debtor 1	Kristal C. Owens	Case number (if known)
<p><input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p>		
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim: _____</p>		
18	Time Payment Corp 1600 District Avenue, Suite 200 Burlington, MA 01803	What is the nature of the claim? Empowerment Center \$3,517.11 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim: _____</p>		
19	U.S. Bank 1525 S. Beltline Road Coppell, TX 75019	What is the nature of the claim? 4402 Sellman Rd. Beltsville, MD 20705 Montgomery County Primary Residence 4402 Sellman Rd. Beltsville, MD 20705 \$158,969.76 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
<p>Does the creditor have a lien on your property?</p> <p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: \$423,969.76 Unsecured claim: \$265,000.00 \$158,969.76</p>		
20	Yerodin Avent 3100 63rd Avenue Cheverly, MD 20785	What is the nature of the claim? personal loan \$4,000.00 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <input type="checkbox"/> None of the above apply
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No</p>		

Debtor 1	Kristal C. Owens	Case number (if known)
<hr/> Contact <hr/> Contact phone		<input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: Unsecured claim
		<hr/> <hr/> <hr/>

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

/s/ Kristal C. Owens
Kristal C. Owens
Signature of Debtor 1

X

Signature of Debtor 2

Date **December 30, 2022**

Date